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## **INSURANCE DEPARTMENT PRESS RELEASE**

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For Immediate Release  
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### **Insurance Commissioner Approves Workers' Compensation Rate Revision to be Effective January 1, 2006**

Commissioner Roger Sevigny announced today that he has approved changes to Workers' Compensation loss costs and rating values, filed by the National Council on Compensation Insurance (NCCI). The result of this filing is that premium reductions should result for many New Hampshire Workers' Compensation policyholders.

NCCI projects that, overall, policyholders insured on a voluntary basis by one of more than 100 insurance companies writing workers' compensation policies in New Hampshire will average a 3.9% reduction in rates. Policyholders insured through the residual market will average a 4.6% reduction in rates. The last time NCCI filed Workers' Compensation loss costs and rates decreased was January 1, 2002.

These changes will not be uniform among all risks. Individual class rates can vary as much as +/- 25% around these averages. In addition many policyholders, with limited payroll and exposure, who are currently being charged a minimum premium of \$750 or less, will see an increase due to changes in the minimum premium formula along with an increase in the allowable maximum minimum premium to \$850.

These changes will apply to policies with effective dates on or after January 1, 2006.